

IN THE CLAIMS:

1-26. Cancelled.

27. (Previously presented) The method of claim 59 further comprising receiving information relating to one or more terms of said primary insurance policy, and further determining eligibility of said one or more persons for said secondary insurance policy based upon said one or more terms.

28. (Previously presented) The method of claim 27 wherein said one or more terms includes a benefit amount of said primary insurance policy.

29. (Previously presented) The method of claim 27 wherein said one or more terms includes a date of issuance of said primary insurance policy.

30. (Previously presented) The method of claim 27 wherein said one or more terms includes an expiration date of said primary insurance policy.

31. (Previously presented) The method of claim 27 wherein said one or more terms includes one or more conditions that would, if met, void said primary insurance policy.

32. (Previously presented) The method of claim 27 wherein said one or more terms includes one or more statements received from at least one of said one or more persons in connection with the health of said at least one of said one or more persons.

33. (Currently amended) The method of claim 27 wherein said one or more terms includes an age of at least one of said one or more persons.

34. (Currently amended) The method of claim 27 wherein said one or more terms includes the total number of said one or more persons.

35. (Currently amended) The method of claim 27 wherein said one or more terms of includes one or more conditions precedent to payment of said benefit amount.

36. Cancelled.

37. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes one or more statements received from at least one of said one or more persons in connection with said person's health.

38. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes an age of at least one of said one or more persons.

39. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes a profession of at least one of said one or more persons.

40. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes a benefit amount of said primary insurance policy.

41. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes a term during which said primary insurance policy is effective.

42. (Previously presented) The method of claim 59 wherein said one or more underwriting standards includes one or more responses received from at least one of said one or more persons in response to one or more antiselection questions.

43. (Previously presented) The method of claim 59 wherein said at least one secondary benefit amount is less than a primary benefit amount provided under said primary insurance policy.

44. (Previously presented) The method of claim 59 further comprising receiving information from at least one of said one or more persons in response to one or more queries and further determining eligibility of said one or more persons for said secondary insurance policy based on said response information.

45. (Previously presented) The method of claim 59 further comprising receiving outcome of one or more risk reduction procedures and further determining eligibility of said one or more persons for said secondary insurance policy based on said risk reduction procedure outcome.

46. (Previously presented) The method of claim 45 wherein one or more risk reduction procedures includes establishing a period of time during which an offer for said secondary insurance policy is effective.

47. (Previously presented) The method of claim 45 wherein one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for said secondary insurance policy is required.

48. (Previously presented) The method of claim 59 further comprising receiving information related to at least one beneficiary of said secondary insurance policy.

49. (Previously presented) The method of claim 48 wherein said at least one beneficiary of said secondary insurance policy includes at least one beneficiary of said primary life insurance policy.

50-58. Cancelled.

59. (Previously presented) A computer-implemented method of providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting approval of said one or more persons provided by a primary insurer for a primary insurance policy, the computer-implemented method comprising:

receiving input data including information identifying said one or more persons, at least one secondary benefit amount provided by said secondary insurance policy, and one or more underwriting standards which said primary insurer uses to provide said underwriting approval of said one or more persons for said primary insurance policy;

processing and converting said input data into output data defining said secondary insurance policy, said secondary insurance policy being issued by said secondary insurer, said secondary insurer being a different insuring entity from said primary insurer, and said secondary insurance policy being a separate policy from said primary insurance policy,

wherein said processing and converting said input data into said output data includes a determination by said secondary insurer of whether said one or more underwriting standards meets one or more criteria said secondary insurer applies to determine if said secondary insurer can rely upon said underwriting approval of said primary insurer for said primary insurance policy to provide said secondary insurance policy; and

if said secondary insurer can rely upon said underwriting approval of said primary insurer based upon said determination, using said output data to define and to issue said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay said at least one secondary benefit amount, wherein said payment of said at least one secondary benefit amount is not conditioned upon payment of one or more benefit amounts provided by said primary insurance policy.

60-65. Cancelled.

66. Cancelled.

67-72. Cancelled.

73-76. Cancelled.

77. (New) A method of providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting approval of said one or more persons provided by a primary insurer for a primary insurance policy, the method comprising:

receiving input information identifying said one or more persons and at least one secondary benefit amount provided by said secondary insurance policy;

processing said input information into output information defining said secondary insurance policy, said secondary insurance policy being issued by said secondary insurer, said secondary insurer being a different insuring entity from said primary insurer, and said secondary insurance policy being a separate policy from said primary insurance policy,

wherein said processing said input information into said output information includes a determination by said secondary insurer to determine if said secondary insurer can rely upon said underwriting approval of said primary insurer for said primary insurance policy in order to provide said secondary insurance policy, and

if said secondary insurer can rely upon said underwriting approval of said primary insurer based upon said determination, using said output information to define and to issue said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay said at least one secondary benefit amount, wherein said payment of said at least one secondary benefit amount is not conditioned upon payment of one or more benefit amounts provided by said primary insurance policy.